



Dear Employer,

The West Virginia Workers' Compensation classification system has undergone major changes. The National Council on Compensation Insurance (NCCI) classification codes will now be used in order to align West Virginia with national standards. NCCI operates in 37 states and is the oldest and largest provider of workers' compensation employee injury data and statistics in the nation. A list of the NCCI codes is available at the West Virginia Offices of the Insurance Commissioner's website at [www.wvinsurance.gov](http://www.wvinsurance.gov).

***Please review your enclosed invoice carefully.*** If you feel you are not properly placed in the correct classification or you have any questions concerning your classification code assignment(s) or payroll allocation, you must follow NCCI's dispute resolution process. This process is outlined in the enclosed document.

The NCCI classification project is one part of a new period in West Virginia's Workers' Compensation system. It is a positive move for the state and its employees and will show the world that West Virginia is "Open for Business".

Jane L. Cline  
Insurance Commissioner

### **Dispute Resolution Process**

- The **first step** in this process is to attempt to resolve the matter with your carrier, BrickStreet. This process is outlined in detail and may be downloaded at [www.brickstreet.com](http://www.brickstreet.com) in the document entitled, "BrickStreet Insurance Dispute Resolution Process." You start the dispute resolution process by calling the BrickStreet Customer Service Center toll free at 1 – 866 - 45BRICK or 304-926-3470 (press 1 then press 3) between 7 a.m. and 6 p.m., Monday through Friday. Please have the following information available: policy number, contact name, phone number and fax number. If you are requested to complete a questionnaire providing additional specific information regarding your business, this questionnaire may be downloaded at BrickStreet's website or faxed by the BrickStreet Customer Service Center. It is important that this questionnaire be fully completed and returned to BrickStreet on or before July 10, 2006. The questionnaire and the policy information will then be reviewed by a BrickStreet underwriter and you will receive a written notification of the decision on or before July 20, 2006. Failure to comply with this first step may result in being unable to seek further review of your complaint.
- If you disagree with BrickStreet's decision, **step two** is to request that NCCI review your classification. This request to NCCI **must** be fully completed in writing and must be received by NCCI on or before July 25, 2006, with a copy to BrickStreet. The request for review and other supporting documentation must be mailed to:

NCCI, Inc  
Regulatory Assurance Department  
Internal Review Panel  
901 Peninsula Corporate Circle  
Boca Raton, Florida 33487

To avoid cancellation of your policy pending resolution of your complaint, *you must pay* at least the same amount as your initial payment made during the first half of 2006 by July 13, 2006. If you chose to make two payments during the first half of 2006 and NCCI has not resolved your complaint by August 13, 2006, the second payment must be remitted by the time specified in your August invoice. This payment must be equal to or greater than the second payment that you made in the first half of the year in order to avoid cancellation. The Insurance Commissioner's emergency rule setting forth this partial premium program is located at [www.wvinsurance.gov](http://www.wvinsurance.gov). If NCCI denies your request for review or if the decision is that you owe more than the payments made to date, you will receive a final invoice for the total amount due. Failure to pay this amount in a timely manner will lead to cancellation of your coverage.

**EXPERIENCE MODIFICATION FACTOR (EMOD) --** If you have questions regarding your EMOD, please call BrickStreet's Customer Service Center or email them at [AgentandPolicyholderInquiries@brickstreet.com](mailto:AgentandPolicyholderInquiries@brickstreet.com) no later than July 10, 2006. Once BrickStreet receives notification of your concern, the policy history will be reviewed by their Actuarial Department to determine if the correct EMOD has been assigned. You will be notified of BrickStreet's decision within 15 days but no later than 30 days from your notification to them. If you are also questioning your classification, the review of your EMOD cannot be completed until the classification issue has been resolved. If you are only disputing the EMOD, payment of the full invoiced amount must be received by July 13, 2006.